

MAR 20 2006

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101 South Tryon Street, Suite 4000
Charlotte, NC 28280-4000
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DATE: March 20, 2006

**TO: UNITED STATES PATENT AND TRADEMARK OFFICE
AFTER FINAL COMMUNICATION
MAIL STOP AF
ART UNIT 3625**

Andrew T. Spence
Reg. No. 45,699

In re: Hyypa et al.
Appl. No. 10/083,432
Filed February 26, 2002
Title: ELECTRONIC TRANSACTIONS

Confirmation No. 6729
Examiner: Anee A. Shah

Please process the attached **AMENDMENT AFTER FINAL** (12 pages) and please fax confirmation to Andrew T. Spence at 704-444-1111. Thank you.

NO. OF PAGES: 13
(Including cover page)

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MAR 20 2006

PATENT

RESPONSE UNDER 37 C.F.R. 1.116 - EXPEDITED
PROCEDURE - EXAMINING GROUP 3625

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Docket No.: 042933/303969
Customer No.: 00826

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AFTER FINAL UNDER 37 CFR § 1.116

Sir:

In response to the Final Office Action dated December 20, 2005, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims beginning on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.